

IN THE CLAIMS:

Revise the claims as follows:

1. (Currently Amended) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and a plurality of distributors of money pick-up devices and corresponding personal codes capable of selective operation of said money dispensing machines, said method comprising:

collecting during a transaction said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;

providing said beneficiary with a unique device pick-up code corresponding to the transaction;

presenting by said beneficiary said unique device pick-up code to one of said distributors;

activating one of said money pick-up devices and generating a corresponding personal code, via said distributor and said money-transfer company, in response to the step of presenting by said beneficiary said unique device pick-up code to one of said distributors;

giving said beneficiary an activated one of said money pick-up devices and a corresponding personal code, the corresponding personal code being different from the device pick-up code; and

operating one of said money dispensing machines to collect said sum of money via said beneficiary using said activated one of said money pick-up devices and said corresponding personal code.

2. (Currently Amended) The method of claim 1 wherein said activating step includes transmitting said unique device pick-up code from said distributor to said money-transfer company, and then transmitting said personal code from said money-transfer company to said distributor.

3. (Original) The method of claim 2 wherein the step of transmitting said unique device pick-up code includes transmitting, from said distributor to said money-transfer company, a unique device identification associated with said activated one of said money pick-up devices.

4 - 7 (Cancelled).

8. (Currently Amended) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of ATM's (automatic teller machines) and a plurality of distributors of ATM cards and corresponding ATM PINS (personal identification numbers) for operating said ATM's, said method comprising:

collecting during a transaction said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;

providing said beneficiary with a unique pick-up code for getting an activated ATM card and a corresponding PIN from one of said distributors, the unique pick-up code corresponding to the transaction;

presenting by said beneficiary said unique pick-up code to one of said distributors;

activating one of said ATM cards and generating a corresponding PIN via said distributor and said money-transfer company, in response to the step of presenting by said beneficiary said unique pick-up code to one of said distributors;

giving said beneficiary an activated one of said ATM cards and said corresponding PIN, the corresponding PIN being different from the pick-up code; and

operating one of said ATM's to collect said sum of money via said beneficiary using said activated one of said ATM cards and said corresponding PIN.

9. (Currently Amended) The method of claim 8 wherein said activating step includes transmitting said unique pick-up code from said distributor to said money-transfer company, and then transmitting said PIN from said money-transfer company to said distributor.

10. (Original) The method of claim 9 wherein the step of transmitting said unique pick-up code includes transmitting, from said distributor to said money-transfer company, a unique ATM card number visibly fixed on said ATM card.

11 - 13 (Cancelled).

14. (Currently Amended) A money-transfer system, for transferring a sum of money from a customer to a beneficiary, comprising:

a network of money dispensing machines each capable of dispensing said sum of money in response to operation thereof via a money pick-up device and a corresponding personal code;

a plurality of distributors of said money pick-up devices;

a money-transfer company having collecting means for collecting said sum of money from a customer for transfer to a beneficiary, device pick-up means for providing said beneficiary with a unique device pick-up code for allowing said beneficiary to get an activated one of said money pick-up devices from a distributor, and activating means for providing said beneficiary with a personal code corresponding to said money pick-up device and said sum of money, the unique device pick-up code being different from the personal code; and

a communication system connecting said plurality of distributors to said money-transfer company, said communication system including distributor identification means for transmitting a distributor identification signal to said money-transfer company when a distributor initiates communication with said money-transfer company.

15. (Cancelled).

16. (Currently Amended) The money-transfer system of claim ~~15~~ 14 wherein said activating means includes distributor validation means ~~for matching an ANI signal with a previously stored telephone number of a distributor to validate~~ for validating a distributor's request to activate a money pick-up device.

17. (Cancelled).

18. (Currently Amended) A method of transferring money from a customer to a beneficiary via a money-transfer company, comprising the steps of:

supplying a sum of money, during a transaction, by a customer to a money-transfer company;

providing a beneficiary with a fund pickup number corresponding to the transaction;

providing the fund pickup number by the beneficiary to a distributor;

activating a money pickup device by the distributor after receipt of the fund pickup number from the beneficiary;

providing by the distributor to the beneficiary the activated money pick up device and a corresponding personal code, the corresponding personal code being different from the fund pick up code;

operating a money dispensing machine by the beneficiary using the activated money pickup device and the corresponding personal code; and

dispensing money to the beneficiary upon operation of the money dispensing machine.

19. (Cancelled).

20. (Previously Presented) The method of claim 18, wherein the providing the beneficiary with the fund pickup number step is carried out by the customer.

21 - 23 (Cancelled).

24. (Currently Amended) A method of transferring money, comprising the steps of:
providing a beneficiary with a fund pickup number corresponding to ~~an access code~~ a transaction to enable the beneficiary to obtain money supplied to the money-transfer company by a customer;

providing the fund pickup number by the beneficiary to a distributor;

activating a money pickup device by the distributor after receipt of the fund pickup number;

giving the beneficiary the activated money pick up device and a corresponding personal code, the corresponding personal code being different from the fund pick up code;

operating a money dispensing machine by the beneficiary using the activated money pickup device and the corresponding personal code; and

dispensing money to the beneficiary upon operation of the money dispensing machine.

25. (Previously Presented) The method of claim 24, wherein the step of activating the money pickup device is carried out only upon receipt of the fund pickup number from a particular beneficiary associated with the fund pickup number.

26. (Previously Presented) The method of claim 24, wherein the providing the beneficiary with the fund pickup number step is carried out by the customer.

27 - 29 (Cancelled).

30. (Previously Presented) The method of claim 1, wherein the step of activating one of said money pick-up devices includes the steps of the distributor selecting a money pick-up device from an inventory of money pick-up devices, and activating the money pick-up device selected from the inventory.

31. (Previously Presented) The method of claim 8, wherein the step of activating one of said ATM cards includes the steps of the distributor selecting an ATM card from an inventory of ATM cards, and activating the ATM card selected from the inventory.

32. (Previously Presented) The method of claim 24, wherein the step of activating a money pickup device includes the steps of the distributor selecting a money pick-up device from an inventory of money pick-up devices, and activating the money pick-up device selected from the inventory.

33. (Currently Amended) A method for accessing funds associated with a financial instrument in which the financial instrument is associated with a funds-access code, comprising:

receiving by a recipient the funds-access code associated with a financial instrument;

presenting by the recipient the funds-access code to a distributor;

activating a funds-access device in response to the recipient presenting the funds-access code to the distributor;

creating and storing a funds-access device record representing the activated funds-access device;

associating the funds-access device record with funds associated with the financial instrument; ~~and~~

providing the beneficiary with the activated funds-access device and a corresponding personal code, the corresponding personal code being different from the funds-access code;
and

accessing the funds associated with the financial instrument upon utilization of the funds-access device and the personal code by the recipient.

34. (Previously Presented) The method of claim 33, wherein the financial instrument is an instrument representative of a funds-transfer.

35 - 39 (Cancelled).

40. (Previously Presented) The method of claim 33, further comprising the steps of specifying a selected recipient by the financial instrument and associating the financial instrument with a receiving financial instrument identity record identifying the recipient.

41. (Previously Presented) The method of claim 40, further comprising the step of verifying by the distributor a matching of the identity of the recipient to an identity identified by the receiving financial instrument identity record of the financial instrument associated with the supplied funds access code, and wherein the steps of activating and accessing steps are carried out only if the match is verified.

42. (Currently Amended) A method for accessing funds associated with a financial instrument, comprising:

generating a funds record of funds associated with a financial instrument;

transferring a value of the funds into the funds record;

creating and storing a funds-access device record associated with the funds associated with the financial instrument;

generating a device pick up code associated with the funds-access device record;

activating ~~the~~ a funds-access device upon receiving the device pick up code;

associating the activated funds-access device with the funds-access device record; ~~and~~

providing a recipient with the activated the funds-access device and a corresponding personal code, the corresponding personal code being different from the device pick up code;

and

accessing the funds associated with the financial instrument by a recipient employing the activated funds-access device and the corresponding personal code.

43. (Previously Presented) The method of claim 42, wherein the financial instrument is a funds-transfer.

44. (Previously presented) The method of claim 42, wherein the financial instrument is a check made out to the recipient.

45 - 48 (Cancelled).

49. (Previously Presented) The method of claim 42, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

50. (Previously Presented) The method of claim 49, further comprising the step of verifying a matching of the identity of the recipient using the funds-access device to the specific recipient identified by the receiving financial instrument identity record of the financial instrument associated with the funds-access device; and wherein the steps of activating and accessing are carried out only if the match is verified.

51 - 61 (Cancelled).

62. (New) The method of claim 1, wherein the step of providing includes generating the unique device pick-up code and providing said beneficiary with the generated unique device pick-up code, the generated unique device pick-up code being associated only with said sum of money collected during the collecting step so that the generated unique device pick-up code represents a single use code that cannot be used by the beneficiary to obtain a pick-up device associated with a different sum of money collected from the customer.